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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	10/630,532
		Filing Date	July 30, 2003
		First Named Inventor	Morris, Daniel R.
		Art Unit	3629
		Examiner Name	Matthew Meyers
Sheet 1	of 1	Attorney Docket Number	037925.0005

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		For mortgages--MERS emerges, Banker's Research, February 1997	
		MortgageServ, Total Mortgage Servicing from fs, Spring 2001 User Conference	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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